What is claimed is:

1. An aqueous color and/or effect coating material which is free from rheological aids based on phyllosilicates and comprises

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- (A) at least one water-soluble, water-dilutable and/or water-dispersible polyurethane selected from the group consisting of polyurethanes which are grafted with olefinically unsaturated compounds, are ionically or ionically and nonionically stabilized and are based on polyisocyanates selected from the group consisting of aliphatic, cycloaliphatic, aliphatic-cycloaliphatic, aromatic and cycloaliphatic-aromatic polyisocyanates;
- (B) at least one color and/or effect pigment;

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- (C) at least one dispersing assistant for the color and/or effect pigments, selected from the group consisting of the reaction products of
 - (c1) at least one functionalized copolymer containing

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(c11) at least one copolymerized olefinically unsaturated monomer selected from the group consisting of olefinically unsaturated monomers containing at least one reactive functional group selected from the group consisting of isocyanate groups, anhydride groups and epoxy groups; and

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(c12) at least one copolymerized olefinically unsaturated monomer which is free from isocyanate-, anhydride- and epoxyreactive functional groups;

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(c2) at least one homopolymeric polyalkylene glycol, and

(c3) at least one compound of the general formula I:

NR_2 -C(O)- NR_2 (I)

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in which the variables R are selected from the group consisting of hydrogen atoms and organic, saturated and unsaturated, substituted and unsubstituted, aliphatic, cycloaliphatic, aliphatic-cycloaliphatic, aromatic, aliphatic-aromatic radicals which may contain at least one amino group -NH-, at least one oxygen atom -O- and/or at least one sulfur atom -S- and/or may be cyclically linked to one another, at least one organic radical R being present and the radical R or at least one of the radicals R containing at least one reactive functional group selected from the group consisting of isocyanate-, anhydride- and epoxy-reactive groups; and

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(D) at least one rheological aid based on (meth)acrylate copolymers.

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- 2. The coating material as claimed in claim 1, which is curable physically, thermally or both thermally and with actinic radiation.
- 3. The coating material as claimed in claim 1 or 2, which is a one-component or a two-component or multicomponent system.
 - 4. The coating material as claimed in any of claims 1 to 3, wherein the effect pigments (B) are selected from the group consisting of organic and inorganic, colored and achromatic, optical-effect, electrically conductive, magnetically shielding, and fluorescent pigments.

- 5. The coating material as claimed in any of claims 1 to 4, wherein the color pigments (B) are selected from the group consisting of organic and inorganic pigments.
- 5 6. The coating material as claimed in any of claims 1 to 5, further comprising pigments (B) selected from the group consisting of extending, rheology control, scratchproofing, corrosion-protective, transparent, and hiding pigments.
- 7. The coating material as claimed in any of claims 1 to 6, wherein the rheological aid (D) is a salt of polyacrylic acid.
 - 8. The coating material as claimed in any of claims 1 to 7, comprising
- at least one crosslinking agent,
 - at least one organic solvent,
 - at least one neutralizing agent, and

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- at least one organic or inorganic typical coatings additive.
- 9. The coating material as claimed in claim 8, wherein the typical coatings additive is selected from the group consisting of non-(A) binders curable thermally and/or with actinic radiation, reactive diluents for the thermal 25 curing or actinic radiation curing, UV absorbers, light stabilizers, freefree-radical polymerization initiators, thermal radical scavengers, crosslinking catalysts, photoinitiators and photocoinitiators, slip additives, polymerization inhibitors, defoamers, emulsifiers, wetting agents, dispersants, adhesion promoters, leveling agents, film-forming auxiliaries, non-(D) rheology control additives (thickeners) with the exception of 30 phyllosilicates, flame retardants, siccatives, dryers, antiskinning agents, corrosion inhibitors, waxes, and flatting agents.

- 10. The use of the coating material as claimed in any of claims 1 to 9 to produce single-coat and multicoat color and/or effect paint systems.
- The use as claimed in claim 10, wherein the coating material is used to coat motor vehicle bodies and parts thereof, the interior and exterior of motor vehicles, interior and exterior architecture, doors, windows, furniture, and hollow glassware and also, in the context of industrial coating, to coat small parts, coils, containers, packaging, electrical components, and white goods.